Fill in this information to identify the case:

Debtor 1 ELAINE HYACIATH JOHNSON

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia)

Case number 22-11437

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Chase Home Lending Mortgage Trust 2024-RPL1

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 3 2 8 5

Date of payment change:
Must be at least 21 days after date of this notice: 12/01/2024

New total payment:
Principal, interest, and escrow, if any: $666.65

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ 316.12 **New escrow payment: $** 267.48

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☑ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☑ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:

Current mortgage payment: $ ______ **New mortgage payment: $** ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Raymond Reynolds — Date 11/06/2024
Signature

Print: Raymond Reynolds (First Name, Middle Name, Last Name)
Title: Authorized Officer

Company: JPMorgan Chase Bank, N.A.

Address:
Chase Records Center Attn: Correspondence Mail (Number, Street)
700 Kansas Lane, Mail Code LA4-5555 (Address 2)
Monroe (City) LA (State) 71203 (ZIP Code)

Contact phone: 866-243-5851
Email: PCN_Escalations@chase.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 22-11437
Judge: JUDGE PATRICIA M. MAYER

In re:
ELAINE HYACIATH JOHNSON

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before November 08, 2024 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

ELAINE HYACIATH JOHNSON
6345 LAWNDALE AVENUE

PHILADELPHIA PA 19111

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

MICHAEL A CIBIK
CIBIK LAW PC
1500 WALNUT STREET
SUITE 900
PHILADELPHIA PA 19102

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

KENNETH E WEST
OFFICE OF THE CHAPTER 13 STANDING TRUSTEE
1234 MARKET STREET - SUITE 1813

PHILADELPHIA PA 19107

/s/Raymond Reynolds

Authorized Officer
JPMorgan Chase Bank, N.A.

CHASE

700 Kansas Lane
LA4-6355
Monroe, LA 71203

Escrow account statement

Account number [redacted]
Statement date 09/06/2024
Review period 12/2023 to 11/2024

Property address
6345 Lawndale Ave
Philadelphi, PA 19111

00406 ECA Z 25024 C - ESU
ELAINE JOHNSON
6345 LAWNDALE AVE
PHILADELPHIA, PA 19111

New monthly mortgage payment amount
$666.65

New payment effective date
12/01/2024

Your escrow surplus summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **-$97.30** in October 2025.
- Minimum required balance means the minimum balance that must remain in your account at all times. Your minimum required balance is **$0.00.**
- There may be a difference between your estimated low balance and your minimum required balance**.** However, if you are in Chapter 12 or 13, that amount may be impacted by a bankruptcy adjustment. A bankruptcy adjustment is an amount comprised of the escrow deficiency and projected escrow shortage. The escrow deficiency is that amount of taxes and insurance we paid on your behalf that remained unpaid as of the date you filed your bankruptcy case. The projected escrow shortage is the amount needed to fund escrow disbursements for the 12 months after you filed bankruptcy case. The escrow deficiency and projected escrow shortage are listed on the proof of claim filed in your bankruptcy case and will be collected through the bankruptcy plan. With the current bankruptcy adjustment of $574.59, you have a post-petition surplus of $477.29.

Your surplus was determined based on the assumption that all payment have been made, so it may include funds that have not yet been paid to us. Since your account has one or more payments which have not been received, your surplus check is not included.

Monthly payment breakdown

Monthly mortgage payment breakdown	Contractual payment amount	New post-petition amount
Principal & interest	$399.17	$399.17
Escrow account deposit	$286.57	$267.48
Shortage amount	$29.55	$0.00
Total payment amount	**$715.29**	**$666.65**

Important Message: If you are currently in a bankruptcy case or you received a discharge in a bankruptcy case, then this escrow statement is for information only. The statement is designed to keep you informed on the status of your escrow account. It should not be interpreted or construed as a demand for payment or an attempt to collect, assess or recover all or part of a debt from you. If a Chapter 12 or 13 trustee is making your on-going post petition mortgage payments for you, then please give a copy of this statement to the trustee.

Annual escrow breakdown

Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*
Homeowner's insurance	$2,505.14	↓	$2,276.06
Property tax	$933.67	↓	$933.66

*These estimates are typically based on what we paid last year.

Resource for you

Contact Us
Customer Service **1-866-243-5851**
Monday-Friday 8am - 6pm (ET)

[redacted]

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen. If an asterisk appears in the chart below, please refer to the note after the chart.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance: Original Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$286.54	-$413.58
Dec-23	Deposit	$286.57	$316.12 *	$573.11	-$97.46
Jan-24	Deposit	$286.57	$316.12 *	$859.68	$218.66
Feb-24	Deposit	$286.57	$0.00 *		
Feb-24	Withdrawal - PHILADELPHIA CITY	-	$933.66 *	$1,146.25	-$715.00
Mar-24	Deposit	$286.57	$316.12 *		
Mar-24	Withdrawal - CITY/SCHOOL	$933.67	$0.00 *	$499.15	-$398.88
Apr-24	Deposit	$286.57	$316.12 *	$785.72	-$82.76
May-24	Deposit	$286.57	$316.12 *	$1,072.29	$233.36
Jun-24	Deposit	$286.57	$316.12 *	$1,358.86	$549.48
Jul-24	Deposit	$286.57	$316.12 *	$1,645.43	$865.60
Aug-24	Deposit	$286.57	$316.12 *	$1,932.00	$1,181.72
Sep-24	Deposit	$286.57	$632.24 E	$2,218.57	$1,813.96
Oct-24	Deposit	$286.57	$316.12 E		
Oct-24	Withdrawal - ALLSTATE INSURANCE	$2,505.14	$2,276.06 E	$0.00	-$145.98
Nov-24	Deposit	$286.57	$316.12 E	$286.57	$170.14
		Estimated Activity	**Actual Activity**	**Original Estimated Balance**	**ACTUAL Balance**
	Total Deposits	$3,438.84	$3,793.44		
	Total Withdrawals	$3,438.81	$3,209.72		
	Account Balance as of Nov-24				$170.14

An "E" in the chart above means estimated post petition activity that hasn't occurred yet. Please note that any month impacted by an "E" (estimated) deposit, is showing an actual balance that assumes those estimated deposits have been received.

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

Month-Year	Activity	Estimated Activity	Escrow Account Balance: Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$170.14
Dec-24	Deposit	$267.48	$437.62	
Jan-25	Deposit	$267.48	$705.10	
Feb-25	Deposit	$267.48	$972.58	
Mar-25	Deposit	$267.48		
Mar-25	Withdrawal - Philadelphia City	$933.66	$306.40	
Apr-25	Deposit	$267.48	$573.88	
May-25	Deposit	$267.48	$841.36	

(Continued)

Your estimated escrow account activity over the next 12 months continued

			Escrow Account Balance	
Month-Year	Activity	Estimated Activity	Estimated Balance	ACTUAL Balance
Jun-25	Deposit	$267.48	$1,108.84	
Jul-25	Deposit	$267.48	$1,376.32	
Aug-25	Deposit	$267.48	$1,643.80	
Sep-25	Deposit	$267.48	$1,911.28	
Oct-25	Deposit	$267.48		
Oct-25	Withdrawal - Allstate Insurance	$2,276.06	-$97.30	
Nov-25	Deposit	$267.48	$170.18	
		Estimated Activity	**Original Estimated Balance**	**ACTUAL Balance**
	Total Estimated Deposits	$3,209.76		
	Total Estimated Withdrawals	$3,209.72		
	Estimated Account Balance as of Nov-25		$170.18	

This Page Intentionally Left Blank

CHASE

How to read your

Escrow Account Statement

New monthly mortgage payment amount
Shows your new monthly payment amount

Your escrow surplus summary
Explains why your account has a surplus

Annual escrow breakdown
Displays your annual escrow expenses with original estimated payment compared to current estimated payments. Lower than estimated tax and/or insurance payments can result in a surplus.

Monthly payment breakdown
Breaks down your monthly payment to show mortgage principal & interest, escrow, and your current vs. new monthly payment amounts.

Surplus Check
Your surplus check will be attached here if the amount is greater than $50.
Please detach and cash it.

Your escrow account activity for the review period
Shows estimated activity in your account in the review period, with the actual activity in your account. Surpluses can occur if the actual taxes and/or insurance payments are lower than estimated.

Your estimated escrow account activity over the next 12 months
Based on actual activity in the prior review period, this section projects activity for the next 12 months.
The highlighting shows your estimated low balance. Your surplus amount is the difference between this low balance and your minimum required balance.

CHASE

00002 Page 1 of 6

OH4-7399
3415 Vision Drive
Columbus, OH 43219

Escrow account statement

Account number [redacted]
Statement date 04/30/2019
Review period 11/2018 to 05/2019

Property address
12 E Main St.
Anywhere, USA 12345

12345 ABC D12345E ABC DEF
JOHN C CUSTOMER
12 E MAIN ST.
ANYWHERE, USA 12345

New monthly mortgage payment amount
$534.77

New payment effective date
06/01/2019

Thank you for being a valued customer. As your mortgage servicer we are providing important information related to your escrow account. Your account has a surplus of **$67.60**. We have attached a check for this surplus amount below. Your new monthly payment will be $534.77.

Please cash the check provided below and ensure any online payment amounts are updated.

Your escrow surplus summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **$67.60** in February 2020.
- Your Minimum Required Balance is **$0.00.**
- The difference between your estimated low balance and your minimum required balance shows your escrow account has a surplus of **$67.60.**

Annual escrow breakdown

Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*
Homeowners insurance	$536.52	=	$536.52
Property tax	$1,488.35	↓	$1,434.30

* These estimates are typically based on what we paid last year.

Monthly payment breakdown

Monthly mortgage payment breakdown	Current monthly payment	NEW monthly payment effective 06/01/2019
Principal & interest	$370.53	$370.53
Escrow account deposit	$168.74	$164.24
Total payment amount	**$539.27**	**$534.77**

[redacted]

JPMORGAN CHASE BANK NA
DISBURSEMENT CLEARING
FOR PAYMENT OF ESCROW TO MORTGAGOR
3415 Vision Drive
Columbus, OH 43219

CHASE

JPMORGAN CHASE BANK NA
SYRACUSE, NY

50-937/213

DATE	PAY THIS AMOUNT
05/01/2019	$***********67.60

VOID AFTER 180 DAYS

Security features included. Details on back.

PAY **SIXTY SEVEN AND 60/100 DOLLARS**

TO THE ORDER OF
JOHN C CUSTOMER
12 E MAIN ST.
ANYWHERE, USA 12345

VOID VOID VOID

[redacted]

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance: Original Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$1,349.91	$813.41
Nov-18	Deposit Withdrawal - HOMEOWNER IN	$168.74 $536.52	$168.73 * $0.00 *	$982.13	$982.14
Dec-18	Deposit	$168.74	$168.73 *	$1,150.87	$1,150.87
Jan-19	Deposit	$168.74	$168.73 *	$1,319.61	$1,319.60
Feb-19	Deposit Withdrawal - PHILADELPHIA CITY	$168.74 $1,488.35	$168.74 $1,434.30 *	$0.00	$54.04
Mar-19	Deposit	$168.74	$0.00 *	$168.74	$54.04
Apr-19	Deposit	$168.74	$337.48 *	$337.48	$391.52
May-19	Deposit	$168.74	$168.74 E	$506.22	$560.26
Jun-19	Deposit	$168.74	$0.00 *	$674.96	$0.00
Jul-19	Deposit	$168.74	$0.00 *	$843.70	$0.00
Aug-19	Deposit	$168.74	$0.00 *	$1,012.44	$0.00
Sep-19	Deposit	$168.74	$0.00 *	$1,181.18	$0.00
Oct-19	Deposit	$168.74	$0.00 *	$1,349.92	$0.00
		Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
	Total Deposits	$2,024.88	$1,181.15		
	Total Withdrawals	$2,024.87	$1,434.30		
	Account Balance as of May-19				$560.26

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

Your minimum required balance is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law; it may include up to two months of escrow payments to cover increases in your taxes and/or homeowners insurance. **The chart below is highlighted to show your estimated low balance over the next 12 months.** Your estimated low balance of $67.60 minus your minimum required balance of $0.00 equals **$67.60.**

What this means to you - Your balance is estimated to be more than the amount needed. The resulting surplus is **$67.60.**

Month-Year	Activity	Estimated Activity	Escrow Account Balance: Estimated Balance	Escrow Account Balance: ACTUAL Balance
	Starting Balance			$560.26
Jun-19	Deposit	$164.24	$724.50	
Jul-19	Deposit	$164.24	$888.74	
Aug-19	Deposit	$164.24	$1,052.98	
Sep-19	Deposit	$164.24	$1,217.22	
Oct-19	Deposit	$164.24	$1,381.46	
Nov-19	Deposit Withdrawal - ALLSTATE	$164.24 $536.52	$1,009.18	
Dec-19	Deposit	$164.24	$1,173.42	
Jan-20	Deposit	$164.24	$1,337.66	
Feb-20	Deposit Withdrawal - PHILADELPHIA CITY	$164.24 $1,434.30	$67.60	
Mar-20	Deposit	$164.24	$231.84	

(Continued)

[redacted]

Frequently asked questions

[redacted]

Why am I getting an Escrow Analysis?
We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we estimate to pay next year.

Why does my account have a surplus?
Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than $50, your check is attached. If it's less than $50, we'll credit your escrow account with your surplus.
We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may chance, resulting in a shortage or surplus next year.

What is a minimum required balance?
For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Where can I get more information?
- For answers to more questions and to watch our informational video, visit **www.chase.com/Escrow**
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at **www.chase.com/Alerts**

EQUAL HOUSING LENDER
©2015 JPMorgan Chase & Co.